

This filing for UHC of KY is for off exchange products only. The loss ratio for the company is approx. 77% for 12 months ending in December 2017.

The company will introduce 15 new plans, carry over 38 plans from the 2018 ACA portfolio. This set of plans will be called 2019 ACA plan portfolio.

The base rate increase effective 1/1/2016 will increase 10.86%.

Annual pricing trend, effective 1/1/2019 will change from 9.5% to 9.2%.

Area factors, new area factors in areas 2, 7, and 8 will be implemented. The area factors for 2 and 7 will decrease 3%, while area 8 will increase 1.5%.

The actuary provided additional information during the review. They provided supporting documentation for its assumptions, although given the wide range of possible scenarios, magnitude and uncertainty of actual market purchaser characteristics; it is not unlikely that results will vary from the company's assumptions.

The filing was approved.